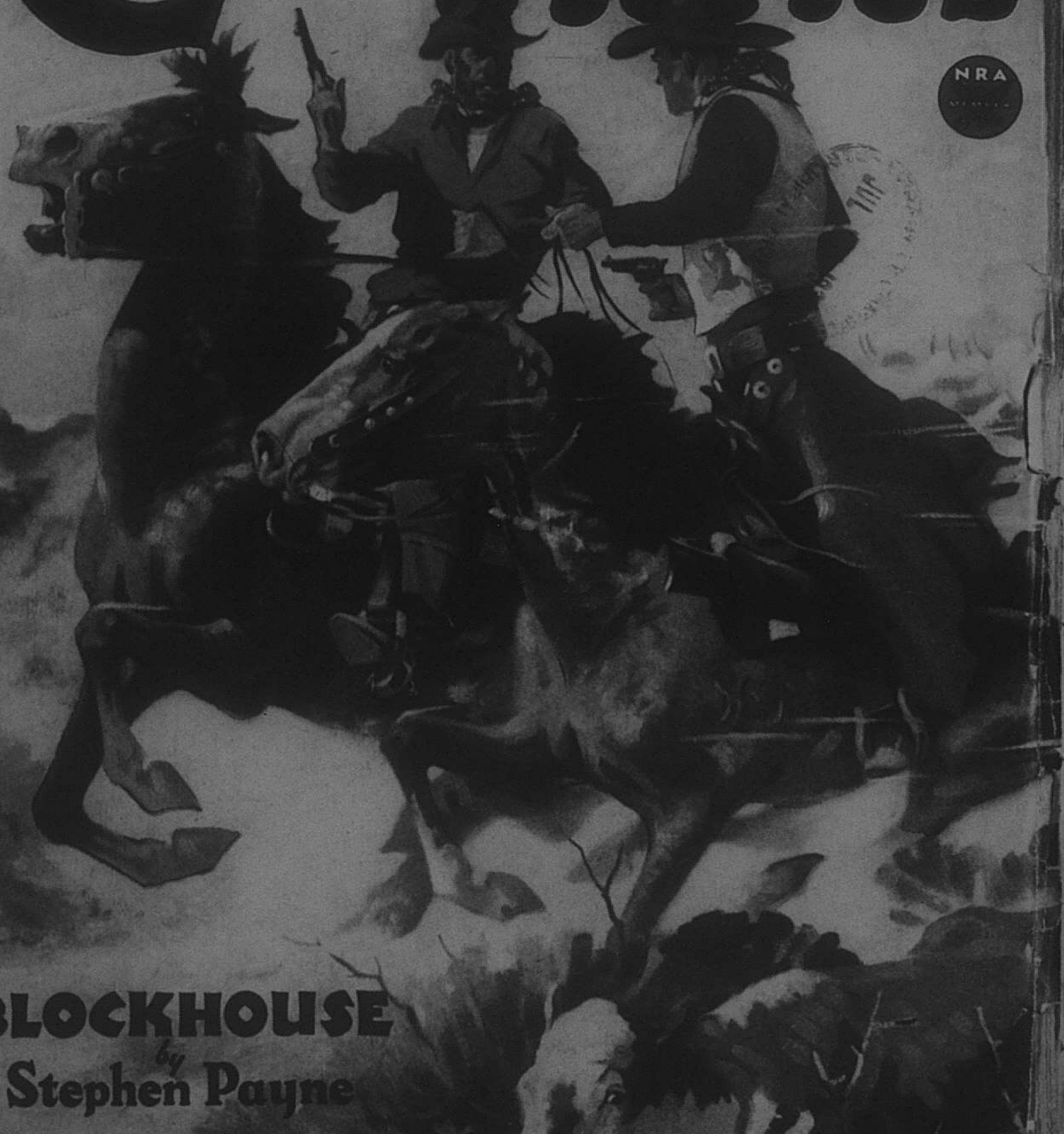


10¢ A STREET & SMITH PUBLICATION

AUGUST

# Cowboy Stories



**BLOCKHOUSE**  
by  
**Stephen Payne**

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# Cowboy Stories

AUGUST  
1934

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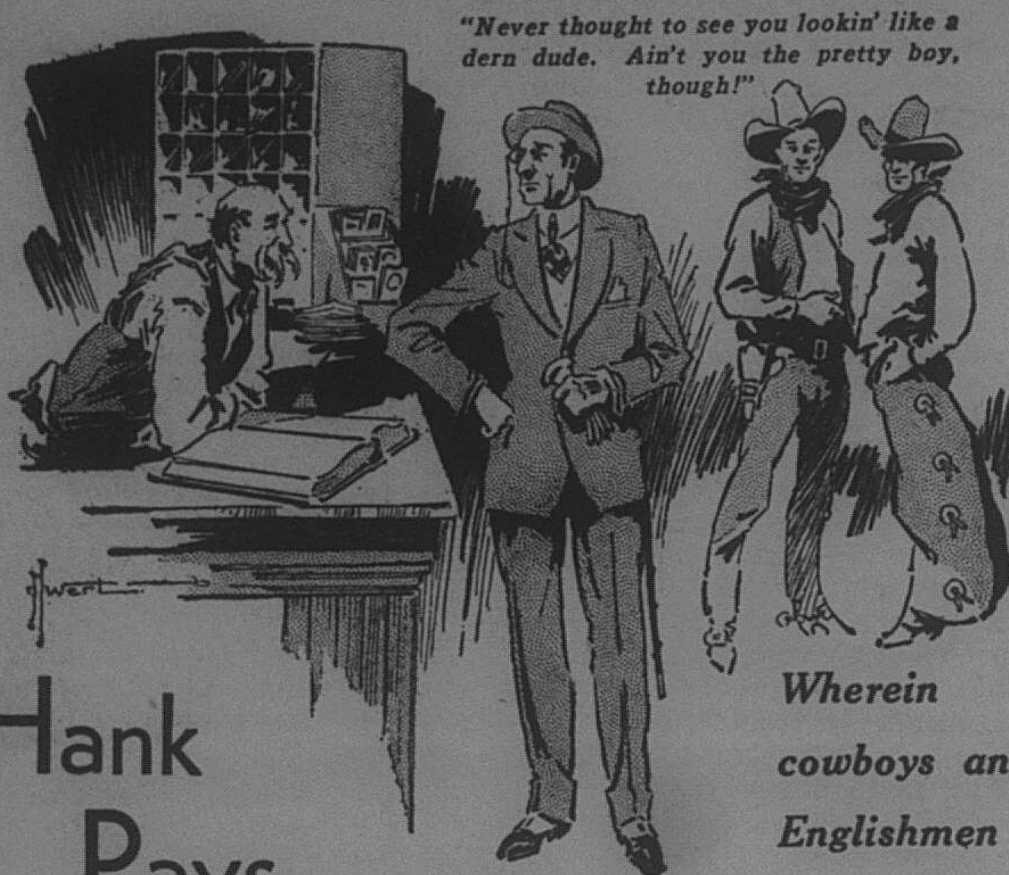
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# Hank Pays a Debt

*Wherein  
cowboys and  
Englishmen  
are mixed!*

by Robert D. Stelle

**H**ANK ELLISON felt that he had an unpaid debt—an intolerable situation, as may be judged from the fact that he had just come from London, England, to Pecos, Texas, in order to pay it off. It is his boast that he never has money and an unpaid debt at the same time. This probably explains the number and loyalty of his friends. However, his idea of what constitutes a debt is often peculiar, but scarcely more so than Hank himself—or his methods.

As Hank picked up the scratchy pen to sign the fly-specked register at the Pecos Hotel, Luke Johnson, the proprietor, eyed him shrewdly.

Hank's face was familiar, but his clothes, recently purchased in London, were so unlike anything to which Luke was accustomed, and so different from any garb in which he had ever seen him, that his failure to recognize Hank was not surprising. However, when Luke glanced at the signature, his face lighted up.

"Well, I'll be——" But Luke did not finish as Hank signaled for silence, merely concluding lamely: "Uh—Mr. Ellison, do you want a front room?"

"Yes; and I wish you'd bring up some hot water. I'll find my room."

Hank reached for the key. As he expected, it was the same room he

had used when last there some ten years previously.

When Luke later arrived with the hot water, there was a private reunion. "Who'd ever 'a' thought it! Believe me, Hank, I never hoped to see you lookin' like a dern dude. Ain't you the purty boy, now!"

He burst into a paroxysm of derisive laughter, belied, however, by the honest affection which shone in his eyes. From his patent-leather shoes and gray spats to his "iron hat," as Luke immediately dubbed his derby, Hank was the typical, effete Easterner.

"Now, Luke, listen closely. Until I tell you to the contrary, I'm Henry Ellison of London and New York, and in no way related to the Hank Ellison you know. Here's the situation: When I was in London, I received a letter from John Goodman telling me that the bank was about to foreclose a twenty-thousand-dollar mortgage on his ranch. The letter was slow in reaching me, so I cabled the money. John sent it back, saying it got here too late. Why, the old Jay-Bar-Gee is worth seventy-five thousand easily!

"Seeing that they had simply hornswoggled John out of his ranch, I grabbed the first boat for America. I'm going to get back that ranch. I owe John and Maw Goodman more than money can ever repay!"

As Hank spoke, Luke's mind reverted to the time, some thirty years before, when the motherless six-year-old Hank, following the death of his horse-trading father, had been taken into the home and hearts of the Goodmans. Also, he was well aware of Hank's creed which, summed up, was: "An eye for a 'shiner,' and a tusk for a molar." It would not, he knew, be enough for Hank merely to get back the ranch for them—there was the

anguish and worry the old couple had been compelled to bear.

Luke nodded understandingly. "Yeah. Groff shore give John a dirty deal."

"Groff? Who's he?" Hank wanted to know.

"Owns the bank. Been here five, six year. They tell me he run a gamblin' house down to El Paso. Crooked as hell, if you ask me, but got lots of dinero. Charges ten per cent, an' shore plays his cards close to his vest."

"Huh! I haven't seen John. Why did he have to borrow?" Hank inquired.

"Aw, John's had rotten luck. Comin' on top of the last three dry years, hoof-an'-mouth disease took most of his cattle, an' he had to borrow to keep goin'. Couldn't meet his notes this spring, an' Groff grabbed the place. Damn his ornery hide! He's ruined half a dozen old-timers."

The wily Luke was well aware that he was piling up grief and travail for Groff. Although he had no remote idea as to how Hank would go about it, he felt an exultant glow of satisfaction over the retribution he was confident he would exact. Luke knew Hank.

"Hm-m-m!" Hank half snorted, his eyes frosty.

"Yeah. He's grabbin' off all the best ranches. Refuses to renew, an'—aw, hell! You know the game!"

Perhaps ten minutes passed in silence while Hank sat staring at the floor, his nimble brain busy. Luke anxiously awaited details. Hank could always be depended upon for the unusual and unexpected.

"Huh!" Hank announced suddenly. "I've a scheme I'm going to put across, and I want your help. You get hold of John and give him this money," handing Luke a roll of



bills that made that worthy's eyes bulge. "Tell him to use it freely. There's plenty more where it came from. I made a killing last year. Tell him not to let on that he knows me. Except you, I've seen no one that I know. Now here's what I want you to do," and for twenty minutes, he poured into the other's attentive ear the program he was to follow. That the now perspiring and profanely admiring Luke was with him, body and soul, was plainly written in his rugged old face.

IN KEEPING with his new character, Hank did not appear for breakfast until ten o'clock the next morning. "My dear fellow! I say, can't you have it a bit quieter about here mornings? I found it deucedly hard to sleep, and, really, I should much prefer my breakfasts served in my room."

This brought a suppressed titter from the loungers in the lobby, most of whom, incidentally, were there at Luke's suggestion. Strangers, especially of the type Hank was impersonating, were always the source of endless interest and amusement.

"The only eatin' in this here hotel's done in the dinin' room, Mr. Ellison. I'm right sorry we can't do no different. Also, breakfast's et from six to eight, but we'll fix you somethin' special."

At eleven thirty, Hank entered the bank and approached the teller's window. "I should like a word with the president," he announced.

"Yes, suh. Jest step right into his office. You're Mr. Ellison, ain't you?" the teller asked.

Hank disdained to answer as he turned and sauntered into the designated room, airily swinging his Malacca cane. He was well satisfied at the rapidity with which his newly

acquired reputation was spreading, thanks to Luke.

Groff, who had overheard it all, sat in his chair as Hank entered. As his eyes met those of the approaching "dude Easterner," something of the intensity with which they bored into his own seemed to give Groff a momentary qualm in the pit of his stomach, and he appeared to be lifted to his feet by some force.

"My name is Ellison—Henry Ellison. I assume you are the president of this bank?"

"Yes, sir. My name is Groff—Thomas M. Groff. What can I do for you, Mr. Ellison?" and he extended a pudgy hand which Hank apparently failed to notice as he sat down, uninvited, and without the usual formality of shaking hands.

"I should like to open a small checking account, Mr. Groff. I desire to make a little deposit for my temporary use, and if you can assure me of the soundness of your bank, I may deposit a reasonable amount later as I rather fancy this country and may decide to purchase a ranch. Here is a draft for twenty thousand dollars issued by the Chase National Bank of New York."

Groff's eyes popped open. As he reached for the draft which Hank extended, he licked his heavy lips. His struggle to keep his face from betraying his thoughts resulted in a wooden expression which but emphasized the greed that shone in his piggish eyes. Hank's was the air of a man to whom money meant but little.

"Certainly, certainly, Mr. Ellison! We shall be glad to accommodate you. Our bank is quite sound, I assure you. Just a moment and I shall have a clerk attend to the details. Jacobs! Come here a minute," and, as the teller entered, Groff said: "I want you to meet

Mr. Ellison who is opening a small checking account. Attend to the necessary details, and bring me the card for his signature when you have finished." He handed him the draft which Hank had now indorsed. "You say you contemplate purchasing a ranch, Mr. Ellison?"

"Yes. If I find one that seems a bargain, I think I shall invest. Of course, I am a stranger here, Mr. Groff, so I shall consult you before I actually conclude any deal I may contemplate. You say your bank is entirely sound? Pardon my inquisitiveness, but I should like to be assured."

"Quite right, Mr. Ellison. No offense whatever. I am always glad to welcome new people to our great country. This is the largest bank between Cisco and El Paso. It may seem small to one accustomed to our big metropolitan institutions, but we serve a large and very prosperous section. It is quite common for us to carry four or five hundred thousand dollars in cash during the height of the season, and our statements will show you that our current business is quite sizable. I'll get them for you."

"Unnecessary, quite unnecessary, I assure you, Mr. Groff. I fancy I am a sufficient judge of men to know whom to trust, and your word is quite satisfactory—quite."

GROFF'S face flushed and, despite his obvious effort to restrain it, there was a leap in his voice at this unexpected tribute and the wonderful field of possibilities it opened.

"Well, Mr. Ellison, you will find that your confidence has not been misplaced. Ours is an old institution, and we have a most enviable reputation to maintain—a reputation, if I may say so, that we have earned by strict observance of sound banking

methods. About how large an investment do you intend to make?"

"That will depend largely upon the amount necessary to secure the sort of place I have in mind. I understand that landholdings are quite large in this section; in fact, that for a reasonable sum, one may acquire really extensive ones, even as large as seven or eight hundred acres."

Seven or eight hundred acres! Visions of the five-to-twenty-thousand-acre ranches common in Texas, flitted through Groff's mind. Truly, this was made to order! Why, with a tenderfoot as green as this one—

"Quite right! In fact, Mr. Ellison, I have one in mind right now that might interest you, although it is considerably larger than you mention. One of our oldest ranchers suffered a misfortune recently, and it became necessary for the bank to take over his place. We would much have preferred to carry him along, but like so many of the old-timers, he would not adopt modern methods.

"This, together with his increasing age, made it inadvisable, from a purely business standpoint, to carry him indefinitely. The property comprises better than five thousand acres of the best grazing land in Pecos Valley. It is called the Jay-Bar-Gee. Would that be too large for you?"

If Groff could only have known the real effect of his misstatements upon Hank, he would have lost much of his unctuous urbanity.

However, Hank was the picture of bland innocence as he replied: "Just fancy! Five thousand acres! By jove! That would make a ripping estate. No end of hunting and so on, I fancy! How much would it cost?"



"We took it over on a mortgage which was for but a fraction of its real value. We could let it go for seventy-five thousand dollars, Mr. Ellison."

"I suppose it has modern buildings, baths, electric lights, and so on?" Hank inquired.

"Well—no, Mr. Ellison. As I explained, the man who owned it was not at all modern in his ideas. The ranch house is plain, but a few hundred dollars, I am sure, would enable you to make it as you want it."

"Oh!" The peculiarly flat expression which Hank managed to put into that expletive suddenly cooled the atmosphere. "Oh!" he repeated. "I really would prefer one already so equipped. I don't fancy putting up with hardships. I think I shall look about a bit, you know. I shall consult you before I purchase, however."

At this point, the teller returned with the check and bank books and the signature card, which last, Hank signed and returned, then arose and left.

No sooner had he gone than Groff slipped out the side door and hastened down the alley to the hotel. As everybody in Pecos knew, he did not like Luke Johnson very well, but it was necessary that he be seen privately.

Flushed from the unusual exercise in the heat of the day, Groff entered the hotel from the rear, and after peering into the lobby and making sure that Hank was not there, he opened the door and called to Luke.

Mindful of Hank's instructions, Luke obeyed the summons with unaccustomed alacrity, and when Groff departed later, he had revised his opinion of Luke who, for the first time, had appeared quite friendly and open to reason. In fact, as Groff confided to Jacobs, he had de-

cided that, heretofore, he had underestimated him and that he was well worth cultivating. In this, he was partly right for he always had underestimated Luke—and still did.

"An' he wants me to use my influence to git you to deal only through him, Hank," Luke confided later. "If'n you do business, I'm to git twenty-five hundred dollars, cash money. The damn polecat! He'd rob a widder outta her last penny, if you ask me. I shore honed to bust him on the snoot. Boy, I'm shore crucifyin' myself on the cross of friendship for you!"

"Don't worry, Luke. You'll get your reward in heaven. Now I want you to get hold of John. Have him go to Cisco and send this wire in my name. Things are due to bust pronto, and I want everything ready for the grand 'peerade'!"

THREE DAYS later, a tall, blond man whose appearance was that of the popular idea of the typical English "remittance man," registered with Luke who could hardly believe his eyes when he saw, scrawled across the register, "William Edward Browne-Jones, London, England."

"I say, uh—is theah a gentleman by the name of Henry Ellison registered heah?"

"Uh—shore, shore! But he ain't in right now. He's outta town for the day. I'll give you a room near hisn, if you purfers."

"Oh, yaas, do! Yaas, me deah fellow, do, by all means. And I say, I take it it has a bawth?"

"Huh? Aw, hell! They ain't no baths in this here town. You're shore outta luck."

"Oh, now I say! I cawn't do without me bawth, ye know! I must have me tub! No lift, either,

I suppose? Bally rough country, this!"

Luke's eyes snapped. "Say, feller, you tryin' to kid somebody? What do you mean, 'lift'?"

"Aw—a bloomin' elevator. I don't fawncy climbin' the dashed steps, ye know."

Luke's gorge rose, augmented by the snickers from the lobby which had become popular since Hank's arrival. "Well, you'll shore climb 'em if you stay here. Lift, hell!" and grabbing up Browne-Jones' luggage, Luke stormed up the stairs, opened the door, and started to slam the grips on the floor when he caught himself.

As Jones followed him into the room, he looked at him and grinned sheepishly. "Hell! I forgot you're the Bill Jones that Hank wired to. Make yourself comf'table. Hank'll be back in a hour or two."

Without waiting for a reply, Luke turned and strode away. Jones' eyes twinkled as he watched him. "He'll do to take along," he muttered cryptically, closed the door, pulled off his shoes, and lay down on the bed.

OUT AT the Jay-Bar-Gee, Hank was having difficulty in keeping his capable hands off the oily Groff who was enlarging grandiloquently upon the many virtues of Goodman's old ranch. To Hank's experienced eyes, the painful struggle of old John during the last three years was pitifully evident, and he was having trouble with the lump continually coming into his throat.

A cold rage, mixed with sadness, was tearing at his heart and self-control. Where the once-busy corals had teemed with stock, they were now bare, deserted, and partly down. One of the barn doors hung askew. Everywhere he looked were

mute evidences of the losing battle fought against overwhelming odds. At last, he got a grip on himself.

"Well, Mr. Groff, I can't say that I am much impressed. It would cost easily twenty or thirty thousand dollars to do what I have in mind, and the old place isn't worth it. If it were timbered, at least in part, it wouldn't be so bad, but it looks very barren to me. At that, I might be influenced to take it on if the price were right. I have no doubt some of my exchange will have arrived by the time we return to town. If so, I fancy I'd pay thirty-five thousand, out of hand, but I think I'll look about a bit before I invest."

"Well, Mr. Ellison, while I practically own the bank, still, I must consult my directors before I can consider such a drastic reduction. Mind you, I can't promise that we shall meet your terms. It will mean an actual loss to us, but, personally, I would rather pocket some loss than to see this fine old place split up into small ranches. It is an old landmark, Mr. Ellison, one of the last, and while sentiment should never enter into business, I should be willing to suffer some loss in order to see some live, aggressive man take it over, really develop it, and restore it to its former prominence.

"Then, too, we own much adjacent property, and I believe that with the old Jay-Bar-Gee improved as you plan, we could more than recover our immediate loss through the increased value of our other holdings. I tell you frankly that I shall personally recommend the acceptance of your offer, although it seems a shame to allow this wonderful ranch to be transferred at such a low price. Let us drive back to town, and I shall call a special directors' meeting to-night."

The following morning, Groff



called at the hotel to advise Hank that New York drafts to the amount of seventy-five thousand dollars had been received for him and credited to his account; also that the board of directors had been so influenced by his own personal recommendations that they had agreed to accept thirty-five thousand dollars cash for the ranch.

"Mr. Groff, I want you to meet an old friend of mine, the Honorable William Edward Browne-Jones from London. He happens to be here on a secret mission, and I can vouch for him. I have told him about you, and he may want to consult you later."

"Chawmed to meet you, Mistah Gruff—Groff. Beg pawdon! Gruff—Groff! Jolly joke, ye know, eh what, Ellie, old top? But I say, Mistah Groff, ye know, you don't look a bit gruff, 'pon my soul."

After the usual meaningless amenities had been completed, and Hank had promised to come over with his "barrister" to close the deal that afternoon, Groff left.

"Now, Bill, here's the scheme," Hank explained. "You're about to find oil, and you're going to need forty-five thousand dollars more than you have until your next annual remittance arrives. You'll have to borrow it at the bank, and, of course, let Groff in on the secret of the location which will be that barren flat about twenty miles east of here. I'll provide the note and indorse it down at the bank when the time comes. In the meantime, you lay the groundwork. I'll give you seventy-five hundred of the forty-five thousand for your trouble. Is it a go?"

"Sure is, Hank, but you know damned well I'd do it for you for nothing. How do you like my native accent, bah jove, eh what?"

"Dern good thing you were born to it, Bill. It's sure an awful effort for me!"

Jones chuckled. "Well, it's not very real, but it's what they expect."

THAT afternoon, Hank concluded the deal for the ranch, and after the papers were properly verified by the best lawyer known to Luke and John, he gave Groff his check for thirty-five thousand dollars.

Three days later, Groff asked him confidently what he knew about Browne-Jones, whether he was dependable, and had plenty of money back of him.

"I've known him intimately for over twenty years, and I'd trust him for jolly well anything he wanted. And, by the way, Mr. Groff, do you know, I'm getting attached to that old place, really? I'm thinking of buying a goodly herd of cattle, and after I've installed pumping and power plants, I feel I shall jolly well enjoy life."

Then Hank launched into a long dissertation about a lot of impractical things which his ingenuity suggested as he went along, remarking that he believed he would send for another fifty thousand dollars so he would be sure to have plenty of ready "change" on hand.

Tuesday of the following week found Hank again in town. About two o'clock in the afternoon, he went down to the bank where, apparently by chance, he encountered Browne-Jones talking to Groff.

"I say, Ellie, old top, come in heah a moment. How's the bloomin' ranch and what not?" Browne-Jones hailed him, and without waiting for an answer, continued: "I'm just figuring out a bloomin' deal with Mistah Groff. You know, I told you of my discovery. Well, I find

that until my next annual remittance from England, I'm a bit short, and I want to borrow forty-five thousand from the bank until next month. Will you join me on my note, old thing? I'll jolly well appreciate it, ye know."

"Delighted, Willie, old top, but, I say, can't I lend it to you?"

"No. I don't mind letting you indorse my bloomin' note, but you deucedly well need your change, and it's only a short matter." Here Jones reached into his pocket and extracted several blank notes. "I take it, Mistah Groff, that Ellie's indorsement is sufficient?"

"Certainly! Just fill in the amount, and with his indorsement, we'll let you have the money, but as I have explained, we shall have to charge extra interest because, in a sense, it is unsecured although we know that Mr. Ellison's indorsement is perfectly good. Of course, Mr. Ellison, we can depend upon your keeping a reasonable balance here?"

"Oh, most assuredly, yes. I believe I now have some sixty thousand dollars on deposit?"

"Yes, Mr. Ellison."

"Righto! I shall get a draft for as much more any time I need it. In the meantime, I shall leave at least forty or fifty thousand on deposit. Glad to do it, you know."

BY THIS time, Browne-Jones had finished filling in and signing the following note which Hank read through carefully, then, turning it over, indorsed and handed it to Groff:

Pecos, Texas, July 12.

Thirty Days after date, for value received, I promise to pay Thomas M. Groff Forty-five Thousand Dollars (\$45,000.00) with interest at 10 per cent per annum.

William Edward Browne-Jones.

COW-8

Groff now wrote out his personal check for forty-five thousand dollars, and Browne-Jones indorsed it. Calling in the teller, Groff instructed him to cash it and bring him the money, which he did, handing it to Groff while he was again reading the note.

He started to say something, but evidently reconsidered, and, in turn, passed the money over to Browne-Jones who put it into a beautifully hand-tooled bill fold upon which Groff saw his full name lettered in gold.

"When do you expect to start working, Mr. Jones?" Groff asked.

"Well, ye know, I'm going out day awfter to-morrow to close the bally deals, old chap—er, Mistah Groff, beg pawdon. I have my eye upon two properties. One of them is owned by an chap named Huff, and the othah by Mistah Givens."

"Are you going to lease them?" Groff inquired.

"Oh, deah me, no. I puhpose to purchase them."

"Have you a price on them?" To less astute men, Groff's manner might have indicated merely a polite interest.

"Yaas and no. Huff said he might sell foah fifteen thousand, but I feel shuah he will deal foah much less. The othah, I didn't awsk." Jones' air of naïve innocence was a masterpiece of acting.

"Well, Mr. Jones, I wish you luck." In spite of his evident desire not to arouse suspicion, Groff's eyes hardened perceptibly as he spoke, although he smiled.

"Oh, yaas! Cheerio!" And together with Hank, Jones left.

Half an hour later, Hank transferred the deed to the Jay-Bar-Gee to John Goodman, after which he and Jones returned to the hotel.

"Did you see Groff take the bait,



Hank? Boy! He'll be down there getting options or buying those ranches before night or I miss my guess!"

"Uh huh! Regular damn crook, Bill. Oh, well, he'll sure learn one sweet lesson!"

The accuracy of Jones' guess was proved that night as Groff was returning to town cursing the "stupidity of that damned Englishman." He had found the ranchers already in possession of the knowledge that Browne-Jones was going to drill for oil on their land, and they had made the banker pay five thousand dollars each for thirty-day options on their ranches which was more than they were worth—as ranches.

As Groff was driving home, Browne-Jones was leaving on the night train for Cisco from where, the following morning, he sent a thirty-five-thousand-dollar draft to a Denver bank for deposit to Hank's account, returning to Pecos in the afternoon.

THE CLOSE of the following week found Browne-Jones again in Groff's office.

"But my deah Mistah Groff! Do you think it's quite sporting, old chap, to have taken unfair advantage of my confidence? Heah I find, bah jove, that you have tied up the bloomin' ranches, and now you demand a hundred thousand dollars foah them. Really, it looks a bit screwy to me!"

"Well, Jones, business is business. Besides, I feel it is our duty to protect these ranchers who are our clients and unaware of the millions of dollars which their ranches will yield you. I feel that it is quite a reasonable price, considering the great oil fields which underlie them. You yourself have assured me that

you expect to realize millions from your operations."

Just how these ranchers were supposed to profit from his procedure, Groff did not explain.

"But my deah man! How do you expect me to operate if all my immediate capital is requiahed to purchase the bloomin' land? I say! You must think I'm balmy! You are taking deucedly unfair advantage!"

"Well, there's no use in prolonging the argument. My price is one hundred thousand dollars for those two properties. Take it or leave it."

"But suppose I cawn't make it? Don't you see, if I cawn't operate, there's no chawnce of extracting the beastly oil?"

"That's up to you. If you don't do it, of course, we can organize a local company and do it ourselves. I might even undertake it myself. I think I am unusually fair in offering to let you have these places for one hundred thousand. In fact, tomorrow, the price will be one hundred and fifty thousand."

Browne-Jones' eyes glinted. Everything was proceeding exactly as Hank had predicted. He looked squarely into Groff's beady eyes.

"All right, old chappie, I won't pay it, so you just go ahead, but, really, I'd advise you to be shuah just wheah to start yoah bloomin' drilling, ye know. I think I shall look elsewheah," and, turning on his heel, Browne-Jones left abruptly.

Something in his easy acceptance of the situation, something chilling in his eyes, began to occasion Groff some uneasiness. "Damn these Englishmen! Who would have thought he would turn down riches just because I boosted his ante a few thousand? Well——"

Groff paused, then his jaw dropped. His face became suffused,

followed a second later by a ghastly pallor. As suspicion, grim and grisly, smote him, the perspiration stood in great beads upon his forehead. His mouth was suddenly dry. Snatching up his hat, he hurried down to the station where he wired a well-known oil expert at Ranger.

A week later, Groff had the expert's report which read in part: "Not only are there no indications of any oil deposits on these properties, but every evidence is absolutely averse to such a possibility. Personally, I do not believe there is even the remotest chance of oil being found within a radius of fifty miles."

AS GROFF finished reading the letter, Hank walked into the bank—but a vastly changed Hank. He was dressed in the typical garb of the country and wore it as only one born to it can.

Groff gasped. "Ellison! I'd like to see you a minute."

Hank walked into his office. "Yeah? What do you want?" His eyes were icy, and his words crackled like static.

"About this fellow Browne-Jones. Where is he? I haven't seen him for over a week, and his note is due in ten days. Do you know where he is?"

"No. After you pulled that crooked deal of yours, he just naturally sloped. That was sure a rotten scheme, Groff, but it didn't surprise me any. Now I want to tell you something. I'm no Englishman. I was born in this county, and John Goodman raised me. I've given him back his ranch. It's his, and he has plenty of money back of him to put him on his feet. I'm withdrawing my money from your bank right now. I don't trust you, none whatever. Here's my check, and I want my money."

"You can't have it. I have your indorsement on Jones' note, and I intend to hold this as security."

"Oh, you do? I thought you'd try that! Now let me tell you something else. You cash my check, right now, or I'll shut your bank inside of twenty minutes. Hey, Jacobs!" he called to the teller. "Cash this check."

"Don't you do it!" Groff almost shrieked, his voice reaching a high treble in his excitement.

Turning, Hank walked to the door, returning almost at once with his attorney, the sheriff, John Goodman, and Luke Johnson, all of whom had been waiting outside for this summons.

"I want you fellows to be my witnesses. Groff, I again demand that you cash my check."

"My advice to you is to cash it, Groff," Hank's lawyer cut in. "If you don't, I warn you that we shall secure the necessary papers to force it within fifteen minutes. That note is not due yet, and Judge Blye is waiting."

Groff collapsed. Turning to the teller, he ordered the check cashed. Hank pocketed the money.

"Now, Groff, I advise you to find Jones—if you can. It's your only chance of getting back what you loaned him. I have plenty of money to pay it, but I'm not going to. You're a poor crook, but you're a damned sight poorer banker. If you don't believe me, take that note to your lawyer. Come on, fellows. And, by the way, Groff, I'll be out at the ranch for a month. I'm not running away. Now do your stuff."

THE NEXT DAY found Groff closeted with the best attorney in Cisco. "Well, Mr. Groff, I'm afraid that unless you can locate and collect from Browne-Jones, you are due



to lose your money. This is a non-negotiable note. It does not contain the important words, 'or order.' The Uniform Negotiable Instrument Act specifically states that the indorser of a non-negotiable note is not liable, except by special agreement, and you have nothing of the sort to show. Of course, you might try claiming conspiracy, but that would be very difficult to prove. Browne-Jones didn't steal the money. He borrowed it. Your taking advantage of confidential information would not help you in court. You might get a judgment against him. But that's all. And I think execution might be stopped because of your actions on the properties.

"Ellison had bought and paid for the ranch before this loan was negotiated, and while you may believe to the contrary, you have no tangible proof that he has, even indirectly, benefited from the transaction. In view of all the circumstances, I seriously doubt your ability to recover, and if you fail, you will have laid yourself open to counter-suit for heavy damages. Frankly, we prefer to have nothing to do with the case."

There was a twinkle in the law-

yer's eyes as Groff slammed the door behind him.

Even while Groff was on the train returning to Pecos, Hank was threatening to choke twenty-five hundred dollars in currency down Luke's throat. "Why, you durned horned toad, didn't Groff gyp you out of that twenty-five hundred when I bought the ranch from him? This money is his, so you needn't get all fussed up about taking it."

"But how'd you git it off'n him?" Luke demanded.

"That doesn't enter into it, Luke, and what you don't know won't hurt you. I'm just telling you that I'm only making him pay you what he owes you. I've never lied to you, and if you're a friend of mine, you'll take it."

"Awrite, dammit! But if I ever find out you're lyin' to me an' payin' this outta your own pocket, I'll shore run you till your shins smoke!" But Luke's admiring grin belied his words.

"By Heaven!" he muttered to himself as his twinkling eyes followed the dust left by Hank's departing horse. "I don't know jest what he done nor how he done it, an' I don't give a damn, but ain't he a heller?"

